

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: LOREN LOGAN SKANES	§	Case No.: 08-13992
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	§	
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/31/2008.
- 2) This case was confirmed on 10/16/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/12/2012.
- 6) Number of months from filing to the last payment: 43
- 7) Number of months case was pending: 48
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 20,691.00
- 10) Amount of unsecured claims discharged without payment \$ 20,096.41
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 39,307.20
Less amount refunded to debtor	\$ 1,922.39
NET RECEIPTS	\$ 37,384.81

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,331.50
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 2,294.57
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 5,626.07**

Attorney fees paid and disclosed by debtor **\$ 168.50**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICAN GENERAL FIN	SECURED	6,409.00	4,421.46	4,421.00	4,421.00	221.46
BENEFICIAL MORTGAGE	SECURED	64,484.00	62,905.13	.00	.00	.00
CARMAX AUTO FINANCE	SECURED	12,900.00	.00	.00	.00	.00
CARMAX AUTO FINANCE	UNSECURED	2,164.00	NA	NA	.00	.00
WELLS FARGO MORTGAGE	SECURED	200,763.00	195,794.64	.00	.00	.00
WELLS FARGO MORTGAGE	SECURED	NA	5,218.94	5,218.94	5,218.94	.00
AES	UNSECURED	1,889.00	NA	NA	.00	.00
JOSEPH SKANES JR	OTHER	.00	NA	NA	.00	.00
JOSEPH SKANES JR	OTHER	.00	NA	NA	.00	.00
ECMC	UNSECURED	2,273.00	4,141.49	4,141.49	4,141.49	.00
ECAST SETTLEMENT COR	UNSECURED	11,041.00	11,806.47	11,806.47	11,806.47	.00
ECAST SETTLEMENT COR	UNSECURED	696.00	521.50	521.50	521.50	.00
ECAST SETTLEMENT COR	UNSECURED	854.00	854.19	854.19	854.19	.00
CITIFINANCIAL RETAIL	UNSECURED	15,443.00	15,443.31	15,443.41	.00	.00
DELL FINANCIAL	UNSECURED	76.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	328.00	328.24	328.24	328.24	.00
PREMIER BANK CARD	UNSECURED	195.00	195.67	195.67	195.67	.00
ECAST SETTLEMENT COR	UNSECURED	1,476.00	1,499.64	1,499.64	1,499.64	.00
PEOPLES GAS LIGHT &	UNSECURED	524.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	912.00	912.57	912.57	912.57	.00
EAST BAY FUNDING	UNSECURED	369.00	376.71	376.71	376.71	.00
WELLS FARGO BANK	OTHER	NA	NA	NA	.00	.00
WELLS FARGO	OTHER	NA	NA	NA	.00	.00

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PIERCE & ASSOCIATES	OTHER	NA	NA	NA	.00	.00
BENEFICIAL ILLINOIS	OTHER	NA	NA	NA	.00	.00
BENEFICIAL MORTGAGE	SECURED	NA	1,260.43	1,260.40	1,260.40	.00
AMERICAN GENERAL FIN	UNSECURED	NA	.00	.46	.46	.00

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Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	6,479.34	6,479.34	.00
Debt Secured by Vehicle	4,421.00	4,421.00	221.46
All Other Secured	.00	.00	.00
TOTAL SECURED:	10,900.34	10,900.34	221.46
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	36,080.35	20,636.94	.00

Disbursements:

Expenses of Administration	\$ 5,626.07	
Disbursements to Creditors	\$ 31,758.74	
TOTAL DISBURSEMENTS:		\$ 37,384.81

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/29/2012

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.